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1. Preliminary Amendment (12 pages)
2. Request for Continued Examination (1 page in duplicate for accounting purpose)

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APR 05 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Shao, et al

Docket No.: ISAA0050

Serial No. : 09/607,747

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

5 April 2005

Commissioner for Patents
Mail Stop Non Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Preliminary Amendment

Sir:

This Preliminary Amendment is in response to the Advisory Action, dated 22 March 2005, for the above-identified patent application. Attached hereto is an Amendment to the Claims.